

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Robert Wallach, et al.

Serial No: 09/645,795

Examiner: Frenel, Vanel

Filed: August 24, 2000

Group Art Unit: 3687

For : INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE
PURCHASE OR LEASE OF AN AUTOMOBILE AFTER AN
EXPIRATION OF A LEASE

Mail Stop Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Further to the Non-Final Office Action dated March 6, 2009, Applicants
request reconsideration in view of the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims begin on
page 2.

Remarks begin on page 32 of this paper.